

**Information to identify the case:**

Debtor 1	<u>AnnMarie Rizzi</u>	Social Security number or ITIN	xxx-xx-0955
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-10306-MBK			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

AnnMarie Rizzi  
aka Anna M. Rizzi

4/24/20

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
AnnMarie Rizzi  
DebtorCase No. 17-10306-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 30

Date Rcvd: Apr 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2020.

db +AnnMarie Rizzi, 27 Marietta St., East Brunswick, NJ 08816-3165  
cr +NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY, Phelan Hallinan & Schmieg, PC,  
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
516582643 +Best Egg/SST, 4315 Pickett Rd, Saint Joseph, MO 64503-1600  
516582645 +Cenlar Federal Savings, 425 Phillips Blvd, Trenton, NJ 08618-1430  
516582646 +Chase Auto, PO BOX 901003, Fort Worth, TX 76101-2003

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 24 2020 23:44:14 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 24 2020 23:44:12 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
516582644 +EDI: CAPITALONE.COM Apr 25 2020 03:18:00 Capital One, PO Box 30285,  
Salt Lake City, UT 84130-0285  
516778935 +E-mail/Text: bankruptcy@caavps.com Apr 24 2020 23:44:27 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
516582647 EDI: WFNNB.COM Apr 25 2020 03:18:00 Comenity Bank/NWYRK&CO, PO Box 182789,  
Columbus, OH 43218-2789  
516805012 +EDI: WFNNB.COM Apr 25 2020 03:18:00 Comenity Capital Bank/Paypal Credit,  
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132  
516672336 EDI: CRFRSTNA.COM Apr 25 2020 03:18:00 Credit First NA, PO Box 818011,  
Cleveland, OH 44181-8011  
516582648 EDI: CRFRSTNA.COM Apr 25 2020 03:18:00 Credit First NA/Firestone, PO BOX 81083,  
Cleveland, OH 44181  
516678320 EDI: CAUT.COM Apr 25 2020 03:18:00 JPMorgan Chase Bank, N.A.,  
National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505  
516820880 E-mail/PDF: resurgentbknofications@resurgent.com Apr 24 2020 23:49:54  
LVNV Funding, LLC its successors and assigns as, assignee of MW-EW Financing Trust I,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
516812075 E-mail/PDF: resurgentbknofications@resurgent.com Apr 24 2020 23:49:12  
LVNV Funding, LLC its successors and assigns as, assignee of Marlette Funding Trust,  
Series 1, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
516812467 E-mail/PDF: resurgentbknofications@resurgent.com Apr 24 2020 23:50:35  
LVNV Funding, LLC its successors and assigns as, assignee of Marlette Funding Trust,  
Series 2, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
516820879 E-mail/PDF: resurgentbknofications@resurgent.com Apr 24 2020 23:50:33  
LVNV Funding, LLC its successors and assigns as, assignee of Echelon Capital Loan,  
Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517230937 E-mail/PDF: resurgentbknofications@resurgent.com Apr 24 2020 23:49:12  
LVNV Funding, LLC its successors and assigns as, PO Box 10587,  
Greenville, SC 29603-0587  
516582649 E-mail/Text: bk@lendingclub.com Apr 24 2020 23:44:33 Lending Club Corporation,  
71 Stevenson St., Ste 300, San Francisco, CA 94105-2985  
516762875 +EDI: MID8.COM Apr 25 2020 03:18:00 MIDLAND FUNDING LLC, PO Box 2011,  
Warren, MI 48090-2011  
516832013 EDI: PRA.COM Apr 25 2020 03:18:00 Portfolio Recovery Associates, LLC,  
c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541  
516687312 EDI: Q3G.COM Apr 25 2020 03:18:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
516582651 +EDI: RMSC.COM Apr 25 2020 03:18:00 SYNCB/Walmart Dual Card, PO Box 965024,  
Orlando, FL 32896-5024  
518136802 +E-mail/Text: bncmail@w-legal.com Apr 24 2020 23:44:20 SYNCHRONY BANK,  
C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121,  
SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132  
518136801 +E-mail/Text: bncmail@w-legal.com Apr 24 2020 23:44:20 SYNCHRONY BANK,  
C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
516582650 +EDI: RMSC.COM Apr 25 2020 03:18:00 Synch/Rheem, c/o PO BOX 965036,  
Orlando, FL 32896-0001  
516789923 +EDI: RMSC.COM Apr 25 2020 03:18:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk VA 23541-1021  
516582652 +EDI: RMSC.COM Apr 25 2020 03:18:00 Synchrony Bank/Care Credit, PO Box 965036,  
Orlando, FL 32896-5036  
516582653 +EDI: RMSC.COM Apr 25 2020 03:18:00 Synchrony Bank/Lowe's, PO Box 965005,  
Orlando, FL 32896-5005

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516825809 NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 30

Date Rcvd: Apr 24, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 26, 2020

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Andrew L. Spivack on behalf of Creditor NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY  
nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor New Jersey Housing And Mortgage Finance Agency  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Eric Clayman on behalf of Debtor AnnMarie Rizzi jenkins.clayman@verizon.net,  
connor@jenkinsclayman.com  
James Patrick Shay on behalf of Creditor NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY  
shay@bbs-law.com, jpshay@gmail.com  
Sherri Jennifer Smith on behalf of Creditor NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY  
nj.bkecf@fedphe.com, nj.bkecf@fedphe.com  
Stephanie F. Ritigstein on behalf of Debtor AnnMarie Rizzi jenkins.clayman@verizon.net,  
connor@jenkinsclayman.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9